

<b>Information to identify the case:</b>			
Debtor 1:	<b>Michael Dadetto</b>		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	19-14380-CMG		
	Social Security number or ITIN:		xxx-xx-0225
	EIN:		--_-----
	Social Security number or ITIN:		-----
	EIN:		--_-----
	Date case filed in chapter:		13 3/4/19
	Date case converted to chapter:		7 3/3/20

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michael Dadetto	
2. All other names used in the last 8 years		
3. Address	207 Laurel Blvd Lanoka Harbor, NJ 08734-2425	
4. Debtor's attorney Name and address	Daniel E. Straffi Straffi & Straffi, LLC 670 Commons Way Toms River, NJ 08755	Contact phone 732-341-3800 Email: <a href="mailto:bkclient@straффilaw.com">bkclient@straффilaw.com</a>
5. Bankruptcy trustee Name and address	John Michael McDonnell John Michael McDonnell, Ch. 7 Trustee 115 Maple Avenue Red Bank, NJ 07701	Contact phone 732-383-7233

For more information, see page 2 >

Debtor **Michael Dadetto**

Case number **19-14380-CMG**

<b>6. Bankruptcy clerk's office</b>	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 609-858-9333  Date: 3/5/20
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>. (800) 676-6856</p>		
<b>7. Meeting of creditors</b>	<b>April 13, 2020 at 09:00 AM</b>	Location:
<p><b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p><b>Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507</b></p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 6/12/20</b>
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <p><b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b></p>		
<hr/>		
<b>Deadline to object to exemptions:</b>		
<p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>		
<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors		
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

## Certificate of Notice Page 4 of 5

United States Bankruptcy Court  
District of New JerseyIn re:  
Michael Dadetto  
DebtorCase No. 19-14380-CMG  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 309APage 1 of 2  
Total Noticed: 31

Date Rcvd: Mar 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 07, 2020.

db Michael Dadetto, 207 Laurel Blvd, Lanoka Harbor, NJ 08734-2425  
 518064410 Donna Plaia Dadetto, 207 Laurel Blvd, Lanoka Harbor, NJ 08734-2425  
 518062409 KML Law Group, PC, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812  
 518062412 +M & T Bank Mortgage, 1 Fountain Plz, Buffalo, NY 14203-1495  
 518260694 +M&T Bank, PO Box 1508, Buffalo, NY 14240-1508  
 518062413 New Jersey Housing and Mortgage Finance, 637 S Clinton Ave, Trenton, NJ 08611-1811  
 518062420 ++VALLEY, ATTN ATTN LEGAL DEPARTMENT, 1455 VALLEY ROAD, WAYNE NJ 07470-8448  
 (address filed with court: Valley National Bank, Attn: Legal Dept, 1455 Valley Rd, Wayne, NJ 07470-2089)  
 518062421 +Valley National Bank, 1460 Valley Rd, Wayne, NJ 07470-8494

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: bkclient@straftfilaw.com Mar 06 2020 01:43:43 Daniel E. Straffi,  
 Straffi & Straffi, LLC, 670 Commons Way, Toms River, NJ 08755  
 tr +EDI: BJMMCDONNELLIII.COM Mar 06 2020 05:43:00 John Michael McDonnell,  
 John Michael McDonnell, Ch. 7 Trustee, 115 Maple Avenue, Red Bank, NJ 07701-1752  
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Mar 06 2020 01:45:33 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 06 2020 01:45:29 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 518182241 EDI: BECKLEE.COM Mar 06 2020 05:43:00 American Express National Bank,  
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 518062403 EDI: AMEREXPR.COM Mar 06 2020 05:43:00 Amex, Correspondence/Bankruptcy, PO Box 981540,  
 El Paso, TX 79998-1540  
 518062404 EDI: AMEREXPR.COM Mar 06 2020 05:43:00 Amex, PO Box 981537, El Paso, TX 79998-1537  
 518062405 EDI: CAPITALONE.COM Mar 06 2020 05:43:00 Capital One, Attn: Bankruptcy, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 518062406 EDI: CAPITALONE.COM Mar 06 2020 05:43:00 Capital One Bank USA N, PO Box 30281,  
 Salt Lake City, UT 84130-0281  
 518062407 E-mail/Text: camanagement@mtb.com Mar 06 2020 01:44:52 Hudson City Savings Ba,  
 80 W Century Rd, Paramus, NJ 07652-1437  
 518062408 E-mail/Text: camanagement@mtb.com Mar 06 2020 01:44:52 Hudson City Savings Ba,  
 Hudson City Savings Bank, 80 W Century Rd, Paramus, NJ 07652-1437  
 518062410 E-mail/Text: camanagement@mtb.com Mar 06 2020 01:44:52 M & T Bank, 1 Fountain Plz Fl 3,  
 Buffalo, NY 14203-1420  
 518062411 E-mail/Text: camanagement@mtb.com Mar 06 2020 01:44:52 M & T Bank, Attn: Bankruptcy,  
 PO Box 844, Buffalo, NY 14240-0844  
 518238187 E-mail/Text: camanagement@mtb.com Mar 06 2020 01:44:52 M & T Bank, PO Box 840,  
 Buffalo, NY 14240  
 518237575 E-mail/Text: camanagement@mtb.com Mar 06 2020 01:44:52 M&T Bank, Attn: Payment Processing,  
 P.O. Box 1288, Buffalo, NY 14240  
 518101254 +E-mail/PDF: resurgentbknofications@resurgent.com Mar 06 2020 01:39:59 PYOD, LLC,  
 Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
 518062415 EDI: CHRYSLER.COM Mar 06 2020 05:43:00 Td Auto Finance, Attn: Bankruptcy, PO Box 9223,  
 Farmington Hills, MI 48333-9223  
 518062414 EDI: CHRYSLER.COM Mar 06 2020 05:43:00 Td Auto Finance, PO Box 9223,  
 Farmington Hills, MI 48333-9223  
 518177932 EDI: USBANKARS.COM Mar 06 2020 05:43:00 U.S. Bank National Association,  
 Bankruptcy Department, PO Box 5229, Cincinnati, Ohio 45201-5229  
 518062418 EDI: USBANKARS.COM Mar 06 2020 05:43:00 US Bank, PO Box 5227,  
 Cincinnati, OH 45201-5227  
 518062416 EDI: USBANKARS.COM Mar 06 2020 05:43:00 US Bank, PO Box 5229,  
 Cincinnati, OH 45201-5229  
 518062417 EDI: USBANKARS.COM Mar 06 2020 05:43:00 US Bank, PO Box 130, Hillsboro, OH 45133-0130  
 518062419 EDI: USBANKARS.COM Mar 06 2020 05:43:00 US Bankcorp, Attn: Bankruptcy, PO Box 5229,  
 Cincinnati, OH 45201-5229

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin  
Form ID: 309A

Page 2 of 2  
Total Noticed: 31

Date Rcvd: Mar 05, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 07, 2020

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 5, 2020 at the address(es) listed below:  
NONE.

TOTAL: 0